

Table I.E.3(2002) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.2%	18.1%	23.4%	26.8%	25.1%	17.2%	22.3%	19.8%
Industry group **								
Agric., fish., forest.	17.9%	20.4% *	18.0% *	16.5% *	18.3%	17.1%	18.9%	17.3%
Mining and manufacturing	16.1%	20.4%	19.0%	23.0%	20.1%	13.2%	21.0%	15.5%
Construction	24.8%	21.0%	25.0%	24.3%	29.9%	23.7%	22.7%	27.4%
Utilities and transp.	14.9%	12.6%	9.4% *	21.7%	17.4%	13.8%	16.3%	14.7%
Wholesale trade	20.9%	23.4%	24.4%	27.4%	26.4%	13.3%	26.9%	18.7%
Fin. svcs. and real estate	21.5%	18.3%	25.7%	30.0%	29.9%	18.9%	23.8%	21.2%
Retail trade	25.3%	19.5%	29.9%	35.2%	32.7%	20.2%	27.5%	24.8%
Professional services	19.8%	15.8%	24.0%	28.4%	24.1%	17.3%	20.4%	19.7%
Other services	23.5%	16.3%	19.9%	26.2%	27.5%	22.8%	19.7%	24.3%
Ownership								
For profit, incorporated	20.2%	17.8%	24.1%	27.5%	26.5%	16.6%	22.8%	19.6%
For profit, unincorporated	24.3%	21.4%	27.8%	28.3%	28.8%	18.7%	23.9%	24.4%
Nonprofit	19.3%	15.3%	15.3%	23.0%	19.7%	19.0%	18.0%	19.5%
Unknown	19.2%	.	.	10.4% *	23.1%	18.9%	10.4% *	19.3%
Age of firm								
Less than 5 years	22.9%	21.3%	27.8%	27.5%	21.8%	15.2%	25.6%	20.4%
5-9 years	22.7%	16.6%	28.1%	32.1%	22.7%	18.2%	23.2%	22.4%
10-19 years	27.4%	19.3%	24.7%	30.2%	31.0%	26.5%	23.2%	30.5%
20 or more years	20.2%	17.4%	21.5%	25.0%	24.4%	17.1%	21.3%	20.0%
Unknown	16.7%	.	.	15.4% *	20.9%	16.6%	21.9% *	16.7%
Multi/single status								
2 or more locations	18.7%	16.7%	25.5%	24.0%	24.4%	17.1%	21.6%	18.7%
1 location only	24.2%	18.2%	23.3%	27.8%	26.8%	20.2%	22.4%	26.6%
Percent full-time employees								
Less than 25%	19.8%	24.2% *	15.7% *	27.7%	20.8%	18.2%	25.6%	18.6%
25-49 %	22.3%	26.1% *	20.9%	31.1%	21.2%	21.1%	22.9%	22.2%
50-74 %	22.0%	18.3%	20.2%	24.1%	28.6%	20.1%	20.3%	22.5%
75% or more	19.9%	17.7%	23.9%	26.9%	25.0%	16.7%	22.4%	19.4%
Union presence								
No union employees	23.0%	18.4%	25.3%	29.4%	27.3%	19.7%	23.8%	22.7%
Has union employees	13.8%	13.7% *	3.5% *	9.9%	16.4%	13.8%	8.0%	14.2%
Unknown	12.1%	13.7% *	5.5% *	8.2% *	17.0% *	11.9%	8.3% *	12.3%
Percent low wage employees								
50% or more low wage	26.5%	17.3%	21.3%	29.7%	32.7%	22.0%	21.8%	28.2%
Less than 50% low wage	22.4%	18.3%	23.9%	26.8%	24.4%	19.4%	22.5%	22.3%
Unknown	15.7%	16.0% *	17.2% *	15.8%	19.3%	15.5%	15.6% *	15.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.3(2002) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.97%	0.88%	0.67%	0.75%	0.59%	0.37%	0.45%
Industry group **								
Agric., fish., forest.	2.25%	6.16% *	8.84% *	6.47% *	5.25%	4.86%	5.33%	3.16%
Mining and manufacturing	0.55%	5.28%	2.17%	2.12%	1.84%	0.93%	1.49%	0.65%
Construction	0.84%	3.01%	3.48%	2.27%	5.19%	3.73%	1.59%	2.48%
Utilities and transp.	0.89%	3.14%	10.80% *	4.16%	3.18%	1.43%	3.33%	0.89%
Wholesale trade	1.82%	3.80%	3.49%	4.40%	4.41%	1.27%	2.22%	2.82%
Fin. svcs. and real estate	0.95%	2.54%	4.38%	2.68%	2.90%	0.94%	2.16%	1.12%
Retail trade	1.13%	3.53%	3.63%	2.43%	3.23%	1.33%	2.36%	1.24%
Professional services	0.87%	1.59%	1.85%	1.98%	2.29%	1.39%	1.32%	1.11%
Other services	1.39%	3.94%	3.12%	1.84%	2.33%	1.99%	1.74%	1.71%
Ownership								
For profit, incorporated	0.41%	0.88%	1.01%	0.79%	0.93%	0.57%	0.48%	0.51%
For profit, unincorporated	1.49%	3.26%	3.71%	3.02%	3.35%	2.62%	2.17%	1.65%
Nonprofit	0.85%	4.10%	2.74%	1.50%	1.69%	1.36%	2.02%	0.89%
Unknown	1.52%	.	.	7.67% *	6.92%	1.48%	7.67% *	1.48%
Age of firm								
Less than 5 years	2.11%	5.36%	6.25%	4.74%	5.05%	3.04%	2.95%	2.57%
5-9 years	1.11%	1.77%	5.74%	2.08%	2.45%	2.93%	1.69%	2.03%
10-19 years	1.34%	2.30%	1.21%	2.27%	2.44%	3.48%	1.59%	1.86%
20 or more years	0.43%	1.82%	0.96%	0.64%	1.47%	0.65%	0.56%	0.53%
Unknown	0.97%	.	.	6.20% *	5.34%	1.02%	7.37% *	0.98%
Multi/single status								
2 or more locations	0.48%	4.78%	3.49%	1.58%	0.97%	0.61%	1.50%	0.49%
1 location only	0.52%	1.06%	0.87%	0.69%	1.30%	5.67%	0.34%	1.11%
Percent full-time employees								
Less than 25%	2.98%	10.47% *	5.82% *	6.39%	5.26%	3.15%	4.55%	2.87%
25-49 %	1.80%	7.93% *	4.91%	4.39%	5.80%	2.19%	4.41%	1.80%
50-74 %	0.90%	2.96%	3.40%	2.12%	0.74%	1.21%	2.33%	1.02%
75% or more	0.38%	1.01%	1.00%	0.68%	0.95%	0.61%	0.40%	0.45%
Union presence								
No union employees	0.46%	0.77%	1.09%	0.75%	1.10%	0.79%	0.46%	0.56%
Has union employees	0.80%	9.89% *	6.18% *	1.23%	1.78%	0.97%	1.74%	0.88%
Unknown	1.19%	7.00% *	3.24% *	8.86% *	6.14% *	1.34%	3.04% *	1.25%
Percent low wage employees								
50% or more low wage	0.89%	3.40%	2.68%	1.51%	1.96%	1.89%	1.60%	1.44%
Less than 50% low wage	0.51%	1.14%	0.89%	0.58%	0.86%	0.73%	0.45%	0.75%
Unknown	0.94%	9.64% *	7.06% *	4.31%	1.69%	0.99%	6.08% *	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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